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|---------------------------------|---|--------------------------------|
| | : | UNITED STATES BANKRUPTCY COURT |
| In Re: | : | DISTRICT OF NEW JERSEY |
| | : | |
| VASILIOS F. MAGLARAS | : | CHAPTER 7 |
| | : | |
| Debtor, | : | CASE NO. 09-18300 MS |
| | : | |
| JOSEPH M. STEIN and | : | |
| AMY L. STEIN | : | |
| | : | |
| Plaintiffs, | : | |
| | : | ADV. PRO. NO. 09-1952 MS |
| vs. | : | |
| | : | |
| VASILIOS F. MAGLARAS, | : | |
| aka BILLY MAGLARAS dba | : | |
| VFM DEVELOPMENT GROUP | : | |
| and/or VFM CONSTRUCTION | : | |
| and/or GRS CONSTRUCTION; | : | |
| and VFM DEVELOPMENT | : | |
| GROUP, LLC | : | |
| | : | |
| Defendant, | : | |
| | : | |

The defendant, Vasilios Maglaras, hereby answers to the plaintiff's complaint as follows:

1. The defendant filed a voluntary petition for relief under Chapter 7 of the Bankruptcy Code on April 2, 2009.
2. This Court has jurisdiction over this adversary proceeding pursuant to 28 U.S.C. Section 157 and 1334(b).

3. This adversary proceeding is a core proceeding pursuant to 28 U.S.C. Section 157(b)(2)(I) and 157(b)(2)(J).

4. Venue of this adversary proceeding is proper pursuant to 28 U.S.C. Section 1409(a).

FIRST COUNT

1. Admitted.

2. Denied.

3. Denied.

4. Denied.

5. Denied.

6. Denied.

7. Denied.

8. Denied.

9. Denied.

10. Denied.

11. Denied.

12. Denied.

13. Denied.

14. Denied.

15. Denied.

16. Denied.

17. Denied.

18. Denied.

19. Denied.

20. Denied.

21. Denied.

22. Denied.

23. Denied.

24. Denied.

25. Denied.

26. Denied.

27. Denied.

SECOND COUNT

1. The allegations of this paragraph are denied.

2. Denied.

3. Denied.

THIRD COUNT

1. The allegations of this paragraph are denied.

2. Denied.

FOURTH COUNT

1. The allegations of this paragraph are denied.

2. Denied.

WHEREFORE, the defendant demands that the plaintiff's complaint be dismissed with prejudice.

/s/ Michael Schwartzberg

MICHAEL SCHWARTZBERG, ESQ.
Attorney for Defendant

Dated: July 16, 2009